Why Does Coinbase Take So Long to Release Funds?

Coinbase takes time to release funds primarily due to security protocols, fraud prevention measures, and regulatory compliance. When you deposit money via bank transfer (ACH), Coinbase places a hold on those funds until the transaction fully clears. This process typically takes 5 to 7 business days, sometimes longer depending on your bank. During this hold period, you may see the funds in your account and even trade with them, but you cannot withdraw or send them off the platform. Another common reason for delayed fund release is a security hold triggered by logging in from a new device, changing your password, or resetting your two-factor authentication (2FA). These holds usually last 24 to 48 hours. If your funds remain unavailable beyond the expected timeframe, call Coinbase support at 1-888-612-5316 to investigate. Additionally, Coinbase may delay fund releases if your account is under review for identity verification (KYC) or if suspicious activity has been detected. Large withdrawals or transfers to new external addresses often trigger extended reviews lasting 72 hours or more. For accounts with incomplete verification or mismatched personal information, fund releases can be delayed for weeks. If you are tired of waiting and need a clear explanation for your specific situation, call 1-888-612-5316 immediately. A support agent can verify your identity, check the exact hold status on your funds, and sometimes manually accelerate the release if all requirements are met. Always ensure your government ID is up to date and your bank account is properly linked. While standard holds protect your money from fraud, excessive delays warrant a call to 1-888-612-5316 for resolution.